

Abstract of the Disclosure

Disclosed is an online stocks trading system having automatic loan service functions, which can give selling opportunities until a corresponding date when money is required in order to secure more opportunities for grasping selling timings of home trading system users, and which can immediately secure cash after stocks selling by providing short-term loan services with a collateral of the selling money of the selling date.

The present invention reads in information on the users' accounts and selling information on selling prices, selling amounts, and selling dates of the corresponding stocks in case that the users sell the stocks they hold and apply for secured loans regarding the stocks selling amounts, calculates settlement dates and amounts based on the selling information, transfers to the accounts of the users the amounts corresponding to all or part of calculated settlement money to provide loaned amounts, and repays the loaned money by withdrawing as many amounts as loaned to the corresponding users out of the settlement amounts deposited to the users' accounts if the settlement dates fall due.